



What the New Health Law Means for You



Get the facts. Get covered.



The federal health law (also known as the Affordable Care Act) provides individuals and families new rights, benefits, and responsibilities. Many of these take effect in 2014.

An important goal of the law is ensuring that individuals and families have access to affordable, high-quality health coverage. It will also make it much easier for people to shop for health insurance coverage through what are called insurance marketplaces.

The District has established DC Health Link, a new marketplace designed to help people find, compare, and select the insurance policy that meets their needs and budget. This brochure provides a summary of the major parts of the law that will affect individuals and families who do not have job-based health insurance coverage. Keep informed by visiting our website **dchbx.com**

PUTTING YOU IN THE DRIVER'S SEAT

The existing private health insurance market has not worked well for many people. You may have been denied coverage or charged a much higher premium if you had medical needs, or your health insurance did not cover treatment for your pre-existing medical condition. Insurance policies were allowed to place annual or lifetime caps on your benefits that may have left you without enough insurance coverage when you were sick. Women of child-bearing age were charged more than men. And some people paid more for coverage if they worked in construction and other high-risk jobs.

The new health care law has changed all of that.

New Rights

- Insurance companies are not allowed to turn you down or charge you more because of a current or past medical condition like diabetes, heart disease, or cancer. And they must pay for care related to your condition.
- Insurance companies are not allowed to charge you more because you are a woman of child-bearing age or because of your occupation. And there are limits on how much more insurers can charge older people.
- Insurance companies are not allowed to cap your benefits annually or have lifetime dollar caps.

New Benefits

All new insurance policies sold in 2014 must cover an essential health benefit package that includes:

- | | |
|---------------------------------|--|
| ▪ Doctor visits | ▪ Rehabilitative and habilitative services and devices |
| ▪ Hospital stays | ▪ Chronic disease management |
| ▪ Emergency room care | ▪ Mental health care |
| ▪ Maternity and newborn care | ▪ Substance use disorder services |
| ▪ Prescription drugs | ▪ Dental care for children |
| ▪ Lab tests | ▪ Vision care for children |
| ▪ Preventive tests and services | |

There are no out-of-pocket costs for preventive services like cancer screenings, immunizations, smoking cessation, and well-baby and well-child visits. And there are no limits allowed on mental health or substance abuse treatment visits.

New Responsibilities

Starting in January 2014, most people are required to have health insurance or pay a penalty. In 2014, the yearly penalty is \$95 per person but it will rise to \$695 by 2016.

To make coverage more affordable, many people will get help paying their premiums. If you qualify, the federal government will pay part of your premium based on your income and you will pay the rest. Some people will also get help with their cost-sharing expenses.

WHAT IS DC HEALTH LINK?

DC Health Link is a new online marketplace where you can shop for public and private health insurance, make side-by-side comparisons, and choose the insurance policy that best meets your needs and budget. DC Health Link will let you find out if you are eligible for help paying your premiums and your cost-sharing expenses. If your income is low enough, it will help connect you to the District's Medicaid program.

WHEN CAN I SHOP FOR HEALTH INSURANCE?

DC Health Link will open for business on October 1, 2013, and coverage will begin January 1, 2014.

WHO CAN SHOP FOR HEALTH INSURANCE AT DC HEALTH LINK?

You will be able to shop for insurance at DC Health Link if you are a legal U.S. resident and:

- You are uninsured;
- You buy your own health insurance;
- You work for a small business that buys coverage through DC Health Link; or
- You work part-time and don't qualify for your employer's benefits.

WILL I BE ABLE TO GET HELP SHOPPING FOR HEALTH INSURANCE?

DC Health Link's trained experts will be available to you – at no cost – to help you shop. You can get help on the phone. You can get help online, too. Or you can work in-person with an expert who can walk you through all the steps.





WHAT INSURANCE COMPANIES ARE PLANNING TO PARTICIPATE?

Three insurers have notified DC Health Link that they will sell coverage to individuals and families in 2014:

- Aetna
- CareFirst BlueCross BlueShield
- Kaiser Permanente

HOW WILL I KNOW IF I'M ELIGIBLE FOR HELP PAYING MY PREMIUMS?

Many people will be eligible for help to pay their premiums when they shop at DC Health Link. How much help you receive will be based on your income.

You are likely to be eligible for help paying your premiums if:

- You are a single adult with income between \$22,980 and \$45,960
- You are a married couple with combined income between \$31,020 and \$62,040
- You are a family of three with total income between \$39,060 and \$78,120
- You are a family of four with total income between \$47,100 and \$94,200

CAN I BUY COVERAGE IF I DON'T QUALIFY FOR PREMIUM ASSISTANCE?

Yes, and you will have a choice of insurance policies to consider. Because their prices will be publicly posted for all to see, insurance companies will have to compete for your business based on price and quality. If you don't like the price being charged for one policy, you can choose another and know the basic benefits will be the same.

WHAT IF MY INCOME IS LOWER?

In response to the Affordable Care Act and its goal of universal coverage, the District government, in 2010, expanded its Medicaid eligibility to 200 percent of the federal poverty level for childless adults. If your income is below \$22,980, you are likely to be eligible for Medicaid benefits at little or no cost to you. For more information on the D.C. Medicaid program, visit dhcf.dc.gov/service/medicaid